

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

Kimberley Steele

(In the space above enter the full name(s) of the plaintiff(s).)

- against -

Minto Finna Iorn

COMPLAINT

Jury Trial: ☒ Yes ☐ No

(check one)

(In the space above enter the full name(s) of the defendant(s). If you cannot fit the names of all of the defendants in the space provided, please write "see attached" in the space above and attach an additional sheet of paper with the full list of names. The names listed in the above caption must be identical to those contained in Part I. Addresses should not be included here.)

I. Parties in this complaint:

- A. List your name, address and telephone number. Do the same for any additional plaintiffs named. Attach additional sheets of paper as necessary.

Plaintiff

Name

Street Address

County, City

State & Zip Code

Telephone Number

Kimberley Steele
62 Deland place Room 9
Elizabeth NJ 07202
908-220-1281

- B. List all defendants. You should state the full name of the defendants, even if that defendant is a government agency, an organization, a corporation, or an individual. Include the address where each defendant can be served. Make sure that the defendant(s) listed below are identical to those contained in the above caption. Attach additional sheets of paper as necessary.

Defendant No. 1

Name

Street Address

County, City

State & Zip Code

Minto Financial / Minto Money
PO Box 58112
Minto AK 99758
FY-446-4686

Defendant No. 2

Name

Street Address

County, City

State & Zip Code

Defendant No. 3

Name

Street Address

County, City

State & Zip Code

Defendant No. 4

Name

Street Address

County, City

State & Zip Code

II. Basis for Jurisdiction:

Federal courts are courts of limited jurisdiction. There are four types of cases that can be heard in federal court: 1) Federal Question - Under 28 U.S.C. § 1331, a case involving the United States Constitution or federal laws or treaties is a federal question case; 2) Diversity of Citizenship - Under 28 U.S.C. § 1332, a case in which a citizen of one state sues a citizen of another state and the amount in damages is more than \$75,000 is a diversity of citizenship case; 3) U.S. Government Plaintiff; and 4) U.S. Government Defendant.

- A. What is the basis for federal court jurisdiction? (check all that apply)



Federal Questions



Diversity of Citizenship



U.S. Government Plaintiff



U.S. Government Defendant

- B. If the basis for jurisdiction is Federal Question, what federal Constitutional, statutory or treaty right is at issue?

BANKRUPTCY and I had to take out a personal loan cause my SSI income is very low doesn't allow me to purchase what's needed for myself + pets each month, it is a insufficient amount of Supplemental Security Income and is causing me difficulty in repaying the loan. Most of my income paid toward rent \$700.00 remaining \$125.25 I have pets

C. If the basis for jurisdiction is Diversity of Citizenship, what is the state of citizenship of each party?

Plaintiff(s) state(s) of citizenship

Kimberley Stealy New Jersey State

Defendant(s) state(s) of citizenship

Minto Finance

Minto AK

III. Statement of Claim:

State as briefly as possible the facts of your case. Describe how each of the defendants named in the caption of this complaint is involved in this action, along with the dates and locations of all relevant events. You may wish to include further details such as the names of other persons involved in the events giving rise to your claims. Do not cite any cases or statutes. If you intend to allege a number of related claims, number and set forth each claim in a separate paragraph. Attach additional sheets of paper as necessary.

A. Where did the events giving rise to your claim(s) occur?

personal loan online application Minto Finance

B. What date and approximate time did the events giving rise to your claim(s) occur?

Agreement Date 6/16/21 effective 6/17/21

What happened to you?

C. Facts: my Supplemental Social Security income is an insufficient amount and does not allow me to get what's needed for me and my pets each month. I usually have to take money out of the bank ATM with an overdraft fee of \$35.00 and account is at zero balance and repay it with my direct deposit

Who did what?

Social Security Supplemental income is below living standards insufficient amount causing me to not be able to buy what's needed each month for my pets + me each month, which causes me to have to pay back the bank plus overdraft fees included and take out personal loans and use credit cards I struggle to pay off or can't repay.

Was anyone else involved?

Just the Minto Finance worker
Well's Fargo bank my bank for my SS direct deposits

Who else saw what happened?

Just the Minto Finance
Well's Fargo Bank my bank for my direct deposit
Family members of mine is involved.

IV. Injuries:

If you sustained injuries related to the events alleged above, describe them and state what medical treatment, if any, you required and received. _____

V. Relief:

To not have to repay the loan due to financial hardship and very low SSI income.

State what you want the Court to do for you and the amount of monetary compensation, if any, you are seeking, and the basis for such compensation.

I'm asking for an order to not have to pay back the personal loan due to low SSI income amount with most amount being \$700.00 and remaining money \$125.25 used for what I myself and my pets need. The loan interest is very high and the company asks to pay them back much more than the loan amount I requested. It will cause more financial hardship. I will be unable to pay what's needed for myself + pets. And I have to other debts another personal loan and credit card super the companies submitted to your court 9/150 for same reasons.

I declare under penalty of perjury that the foregoing is true and correct.

Signed this July day of 23, 2021.

Signature of Plaintiff MS Kimberley Steele
Mailing Address 62 Dehart Place Room 9
Elizabeth New Jersey
Telephone Number 908-220-1281
Fax Number (if you have one) _____
E-mail Address Kim.Steele300@gmail.com

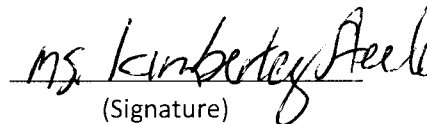
Note: All plaintiffs named in the caption of the complaint must date and sign the complaint.

Signature of Plaintiff: MS. Kimberley Steele

Helpful Hints:

- ~ All original papers submitted for consideration to the Court are to be filed with the **Clerk of this Court**. Copies of papers filed in this Court are to be served upon counsel for all other parties (or directly on any party acting pro se). Proof that service has been made is provided by a certificate of service. This certificate should be filed in the case along with the original papers and should show the day and manner of service.

Example: "I, (name), do hereby certify that a true and correct copy of the foregoing (name of pleading or other paper) has been served upon (name(s) of person(s) served) by placing the same in the U.S. Mail, properly addressed this (date) day of (month), (year)."


(Signature)

- ~ Any request for court action shall be set forth in a motion, properly filed and served. (Please see the Motion Guide included in this packet.)
- ~ No direct communication is to take place with the District Judge or United States Magistrate Judge with regard to this case. **All relevant information and papers are to be directed to the Clerk.**
- ~ The parties should notify the Clerk's office when there is an address change. Failure to do so could result in court orders or other information not being timely delivered, which could affect the parties' legal rights.

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY
OFFICE OF THE CLERK
MARTIN LUTHER KING JR. FEDERAL BUILDING AND U.S. COURTHOUSE
50 WALNUT STREET
NEWARK, NEW JERSEY 07101

CAMDEN OFFICE
MITCHELL H. COHEN
U.S. COURTHOUSE
1 JOHN F. GERRY PLAZA
CAMDEN, NJ 08101

TRENTON OFFICE
CLARKSON S. FISHER
U.S. COURTHOUSE
402 EAST STATE STREET
ROOM 2020
TRENTON, NJ 08608

REPLY TO:

WILLIAM T. WALSH
Clerk

MOTION GUIDE

(Please note, these instructions are being provided as a guide only and you should consult the Federal Rules of Civil Procedure, as well as the Local Rules for the District of New Jersey prior to filing a Notice of Motion.)

*******Any request for court action shall be set forth in a motion, properly filed and served*******

In order to have any motion listed before the Court, it must comply with Local Civil Rules 7.1, 37.1, and/or 78.1 of this Court:

(1) At the time of filing your motion with the Court, you must also serve your motion papers on the opposing parties by serving their counsel, if so represented. You must file a certification indicating the method of service.

(2) Each Notice of Motion must have a motion date and must be filed at least 24 days prior to the motion date. **(Motion days are the first and third Monday of each month and can be found on our website at - www.njd.uscourts.gov.)**

(3) A Brief must be submitted in support of each motion, **or a Statement that a Brief is not necessary and the reason therefore.** (Briefs are submitted as separate documents, and should not have affidavits, certifications, or exhibits attached.)

THE LOCAL RULES MAY BE ACCESSED AT NO CHARGE ON THE COURT'S WEBSITE
- www.njd.uscourts.gov